

FINANCE

(Q) Can a spouse initiate the Deployment Saving Plan after the 30-day initial deployment period? Can a spouse make a lump sum deposit?

(A) Only the soldier can sign up for the DSP. Deposits can be made via allotment (preferred method), check, cash, or money order to his finance detachment for the amount of his unallotted pay and allowances (not to exceed \$10,000). If method of deposit is other than allotment, the soldier needs to keep a copy of all Cash Collection Vouchers (DD Form 1131) received for SDP deposits - this serves as the soldier's receipt of deposit.

(Q) What additional pay will a soldier receive during deployment?

(A) Soldiers receive the following pay entitlement during deployments:

- Hostile Fire Pay \$150 (only authorized areas)
- Family Separation \$100-\$3.33 daily rate (if applicable)
- Hardship Pay \$50-\$150/month (varies by rank and location)

(Q) Do soldiers receive tax exemptions during deployments?

(A) Enlisted soldiers and warrant officers deployed to a Combat Zone Tax Exempt area are exempt from paying federal taxes. Commissioned officers are exempt up to \$5,882.70 of their monthly base pay. The exemption starts the month the soldier deploys and is terminated the month the soldier returns.

(Q) Are Turkey and Israel tax-exempt areas?

(A) No, at the present time, Israel and Turkey have not been declared tax-exempt locations.

(Q) Who fills out the paperwork for extra pay entitlements once a soldier deploys?

(A) The unit Personnel Actions Center fills out the soldier's records once he departs and submits it to the finance office. This ensures that the soldier is tax exempt immediately. Soldiers who have any finance issues will also have finance support in their new theater of operations. A soldier can leave a "special" power of attorney for his spouse to enable that person to establish, stop or change allotments, and/or a general power of attorney to receive a Leave and Earnings Statement or W2. A special power of attorney is needed for a spouse to cash a treasury check at an Army disbursing office. A DA Form 2761 is needed for a spouse to cash checks at an Army disbursing office.

(Q) Is the servicemember still entitled to separate rations during deployment?

(A) Yes, the servicemember is still entitled to separate rations during a deployment. This entitlement is not terminated. Also, all soldiers who are on meal cards are given full Basic Allowance for Subsistence (BAS).

(Q) Can a spouse access the servicemember's LES via the Internet?

(A) No, the "myPay" web site service is strictly for the soldier's access. However, a spouse can receive an LES from the Rear Detachment Commander if he has a general or special power of attorney.

(Q) What is the best way for a spouse to gain access to the checking account during a deployment?

(A) The family should discuss financial agreements prior to deployment. Families should consider the following options:

1. An ACS financial planning section can assist with the completion of a family budget.
2. Set up separate checking accounts for both parties. A monthly allotment can be used to fund the second account.
3. The soldier maintains three checking accounts. One account is utilized to pay the monthly bills. The other two accounts are utilized for a monthly allowance to both parties to cover monthly spending.
4. The spouse has sole control of one checkbook, and the soldier has control of the other checkbook.
5. Ensure that both parties are not drawing money from the same account. This could cause severe financial hardship if the account is overdrawn. Unless the family comes up with a predetermined amount the soldier will cash each month during a certain time frame (i.e., \$100 at midmonth).

(Q) Will soldiers have access to cash in their deployed environment?

(A) Yes. Soldiers can cash checks at a finance office or request "casual pay" for cash that will automatically be deducted from their next paycheck.

(Q) Can a spouse get a PIN number for "myPay"?

(A) No, spouses do not get individual PIN numbers. myPay is a program intended for the soldier's benefit.

(Q) Can a spouse alter allotments with myPay?

(A) At the present time, allotments cannot be altered in myPay. In the future, once access is granted, only the military member should alter allotments. However, spouses can establish, stop and change allotments with a special power of attorney. The power of attorney must

specifically state that the person can "establish, change, or stop an allotment on behalf of the servicemember". All other finance issues can be done with a general power of attorney; this is the only issue requiring a special power of attorney.

(Q) If a soldier moves out of off-post housing, and has household goods placed in government storage, will he receive Basic Allowance for Housing?.

(A) Once a soldier no longer resides in off-post housing or on-post housing, the soldier receives BAH Type II Rate or the Table Rate, which is at a greatly reduced rate and included in the soldier's regular pay.

(Q) If a soldier passes away, why does the bank cease all activity on the soldier's bank account?

(A) A minimum of two names should appear on a bank account in order to avoid the ceasure of an account. This issue should be addressed with the service member's local bank to avoid hardship.

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